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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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SB 136 Reengrossed

DIGEST  
2025 Regular Session

Talbot

Present law requires insurers to submit rate filings to the Dept. of Insurance.

Proposed law retains present law.

Proposed law requires every insurer to submit a rate transparency report with its rate filings for residential property or private passenger automobile coverage.

Proposed law requires the report to be written in plain language.

Proposed law requires each insurer to provide a copy of the rate transparency report to a consumer with each offer of coverage and upon renewal of coverage.

Proposed law provides what items of information are included in the rate transparency report, broken down into the percent each item contributes to the total rate.

Proposed law authorizes the commissioner to promulgate rules and regulations for implementation and enforcement.

Effective January 1, 2026.

(Adds R.S. 22:1464.1)

Summary of Amendments Adopted by Senate

Senate Floor Amendments to engrossed bill

1. Make technical changes.